

MORTGAGE VOL. 1343 PAGE 524
Documentary Stamps are figured on
the amount financed: \$10,058.04.

THIS MORTGAGE is made this 1st day of December 19. 83., between the Mortgagor, J. Mack Waters Jr. and Eloise M. Waters (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL BANK, FSB, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Nineteen Thousand One Hundred.. Forty Two dollars and 40/100 Dollars, which indebtedness is evidenced by Borrower's note dated December 1, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 10, 1983.

To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville State of South Carolina:

ALL that certain piece, parcel or unit situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Unit No. C, Building No. Two (2), of Sugar Creek Villas Horizontal Property Regime, as is more fully described in Declaration (Master Deed) dated September 15, 1980, and recorded in the RMC Office for Greenville County, South Carolina, on September 15, 1980, in Deed Book 1133, at pages 365 through 436, inclusive, and survey and plot plan recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 7-X, at page 40, as amended by First Amendment to Declaration (Master Deed) of Sugar Creek Villas Horizontal Property Regime dated February 25, 1981, and recorded in the RMC Office for Greenville County, South Carolina, on February 26, 1981, in Deed Book 1143, at pages 305 through 319, inclusive. (Amended plat is recorded in Plat Book 7-X, at page 79).

This is that same property conveyed in deed of Cothran & Darby Builders Inc. to J. Mack Waters Jr. and Eloise M. Waters dated February 25, 1982 and recorded March 25, 1982 in deed Volume 1164 at Page 335 in the RMC Office for Greenville County, SC.

which has the address of 2C Tanager Circle Greer SC 29651 (herein "Property Address");
(Street) (City) (State and Zip Code)

To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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